

**UNITED STATES DISTRICT COURT
DISTRICT OF MINNESOTA
COURT FILE NO.: 07-4876 MJD/RLE**

Matt Just,

Plaintiff,

v.

Diversified Credit, Inc. a/k/a Diversified
Consultants, Inc.,

Defendant.

**PLAINTIFF'S STATEMENT OF
FACTS AND DAMAGES**

I.

PLAINTIFF'S STATEMENT OF FACTS

On or about October 11, 2007, Plaintiff received a telephone call from Defendant. During the October 11, 2007, phone conversation Plaintiff was told that he could settle his account with Defendant. Defendant's representative told Plaintiff that he needed Plaintiff's checking account information so he could process the settlement. Plaintiff explained to Defendant's representative that he was not comfortable giving out his checking account information and Plaintiff was told that he Plaintiff did not give Defendant that information Defendant would take it as a "refusal" to pay. Plaintiff asked Defendant's representative to send him a letter in writing that Plaintiff would be more than happy to send in a money order. Defendant's representative said that he was not okay with that and continued to tell Plaintiff that he was "refusing to pay." Defendant's representative also told Plaintiff that Defendant would be taking "legal action" on Plaintiff because he refused to pay. Plaintiff immediately asked Defendant's representative for his name, which Defendant's representative refused to give Plaintiff. To date Plaintiff has not received a collection letter from Defendant.

II.

PLAINTIFF'S STATEMENT OF DAMAGES:

- for an award of actual damages pursuant to 15 U.S.C. § 1692k(a)(1) against Defendant;
- for an award of statutory damages of \$1,000.00 pursuant to 15 U.S.C. §1692k(a)(2)(A) against Defendant; and
- for an award of costs of litigation and reasonable attorney's fees pursuant to 15 U.S.C. § 1692k(a)(3) against Defendant.

Dated this 25th day of March, 2008.

By: s/Trista M. Roy for Thomas J. Lyons
Jr.

CONSUMER JUSTICE CENTER, P.A.

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